

PATENT COOPERATION TREATY

PCT

LIST OF DOCUMENTS FILED WITH THE ISRAEL RECEIVING OFFICE

ISRAEL PATENT OFFICE
P.C.T. Division
P.O. Box 34255

91341 JERUSALEM
ISRAEL

Telephone: 972-2-565

Applicant's or agent's file reference: mf.efl.pct.0

International application No. (if known) **PCT/IL 03/01022** International Filing Date (day/month/year) (if known) **03 DEC 2003 (03.12.03)** (Earliest) Priority Date (day/month/year) **4 December 2002**

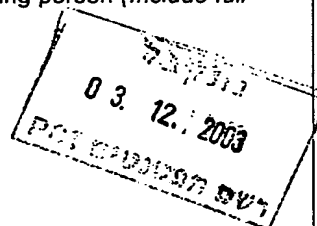
Applicant
EFFICIENT FINANCE LTD.

Title of the Invention

SYSTEM AND METHOD FOR FINANCING COMMERCIAL TRANSACTIONS

The applicant hereby requests the RO/IL to acknowledge to the following person (Include full name, address, facsimile No. and telephone No.):

**Michael Faibisch, Adv.
c/o Efficient Finance Ltd.
23 Begin Road
Tel Aviv 66183
Tel: (+972-3) 566-5688
Fax: (+972-3) 529-8471**



The receipt of the documents/elements listed below (three (3) copies each of):

- ☒ PCT Request (4 pages)
- ☒ Description (23 pages)
- ☒ Claims (9 pages)
- ☒ Abstract (1 pages)
- ☒ Drawings (6 pages)
- ☒ Fee calculation sheet
- ☒ Power of attorney (individual power of attorney)
- ☐ Statement explaining lack of signature (if more than one, indicate number)
- ☐ Priority document (if more than one, indicate number)
- ☐ Separate indications relating to deposited micro-organism (pages)
- ☐ Nucleotide and/or amino acid sequence listing on diskette (if more than one diskette, indicate number)
- ☐ Statement accompanying diskette containing sequence listing
- ☐ Accompanying letter
- ☐ Response to Form PCT/RO (specify) mailed by RO/IL on
- ☐ Other (specify):

DATE SUBMITTED: December 3, 2003

PATENT COOPERATION TREATY

From the RECEIVING OFFICE

PCT

To:

FAIBISCH, MICHAEL
c/o EFFICIENT FINANCE LTD.
23 BEGIN ROAD
66183 TEL AVIV
ISRAEL

NOTIFICATION CONCERNING PAYMENT OF PRESCRIBED FEES

(PCT Rules 14, 15, and 16 and Administrative
Instructions, Sections 304(a) and (b) and 323(b))

Date of mailing
(day/month/year) 18 December, 2003

Applicant's or agent's file reference mf.efl.pct.0

PAYMENT DUE
See item 3 for time limit

International application No.
PCT/IL 03/01022

International filing date/Date of receipt
(day/month/year) 03 December, 2003

Priority date (day/month/year)
04 December, 2002

Applicant

EFFICIENT FINANCE LTD. et al

1. The applicant is hereby notified that this receiving Office has received:

- ☐ the payment of all the prescribed fees, and ☐ an overpayment, which will be refunded in due course
☒ no or insufficient payment of the prescribed fees and the applicant is hereby invited to pay the balance due, as summarized under item 2, within the time limit(s) indicated under item 3.

2. Fees and payment calculation:

ILS	660.8	-	0	=	660.8
USD	1704	-	0	=	1704
	Total fees payable		Amount paid		Balance

- ☒ The details of the calculation are given in the Annex.

3. Time limit(s) for payment and amount(s) payable (Rules 14.1, 15.4 and 16.1(f)):

- ☒ within ONE MONTH from the date of receipt of the international application (for the transmittal fee (if any), the search fee, the basic fee and the designation fee). The amount payable for each fee is the amount applicable on the date of receipt of the international application.
- ☐ within ONE YEAR from the priority date (only for the designation fee and only if this time limit expires later than the above time limit).
- If the designation fee is paid within one month from the date of receipt of the international application, the amount payable is the amount applicable on that date of receipt.
- If the designation fee is paid within one year from the priority date but later than one month from the date of receipt of the international application, the amount payable is the amount applicable on the date of payment
The receiving Office should be consulted for the applicable amount.
- ☐ within 16 MONTHS from the priority date (only for the fee for priority document). The applicant's attention is drawn to the fact that the request made by the applicant under Rule 17.1(b) will be considered not to have been made unless the fee is paid within that time limit.

4. Additional observations (if necessary):

- ☒ The search copy will not be transmitted to the International Searching Authority until the search fee is paid (therefore the start of the international search will be delayed). (Rule 23.1(a) and (b)).

Name and the mailing address of the receiving Office
ISRAEL PATENT OFFICE
4 Hasadna St., Talpiot, Jerusalem 93420
Facsimile No.: 972-2-5651616

Authorized officer
KAPLUN Helena
Telephone No.: 972-2-5651705/695/685

ANNEX TO FORM PCT/RO/102
CALCULATION OF THE PRESCRIBED FEES

International application No.
PCT/IL 03/01022

T Transmittal Fee	ILS	USD	
Prescribed amount:	476		T
Amount paid:	- 0		<input type="checkbox"/> correct amount
Balance:	= 476		<input type="checkbox"/> overpayment
			<input checked="" type="checkbox"/> balance due

S Search Fee		USD	
Prescribed amount:		700	S
Amount paid:	-	0	<input type="checkbox"/> correct amount
Balance:	=	700	<input type="checkbox"/> overpayment
			<input checked="" type="checkbox"/> balance due

I International Fee

B Basic Fee

Fixed amount for first 30 sheets: USD : 476 **b1**
 Amount per additional sheet: 12
 Number of additional sheets: X 13 = 156 **b2**
 Prescribed amount (b1 + b2) = 632 **B**

D Designation Fee

Amount of designation fee: USD: 104
 Number of designation fees payable (maximum 5) 5
 Prescribed amount = 520 **D**

R Reduction where PCT-EASY software is used

(See the PCT Applicant's Guide, Volume I, General Part, for details on the availability of this reduction): 148 **R**

Sub-total (B+D-R): 1004 **B+D-R**

Prescribe total amount (The amount to be entered at I is the sub-total entered at (B+D-R), except where the applicant is (or all applicants are) entitled to a reduction of 75%, in which case the amount to be entered is I is 25% of the sub-total (B+D-R); certain applicants from certain States are entitled to a reduction of 75% of the international fee; see Notes to the Fee Calculation Sheet as annexed to the Request form, PCT/RO/101, for details): 1004 **I**

Amount paid:	-	0	<input type="checkbox"/> correct amount
Balance:	=	1004	<input type="checkbox"/> overpayment
			<input checked="" type="checkbox"/> balance due

P Fee for priority document

Prescribed amount :	184.8	P	
Amount paid:	- 0		<input type="checkbox"/> correct amount
Balance:	= 184.8		<input type="checkbox"/> overpayment
			<input checked="" type="checkbox"/> balance due

Additional observations (if necessary)

- ☐ The amount paid for the designation fee covers the following designations:
☐ Other (specify):

PATENT COOPERATION TREATY

From the RECEIVING OFFICE

To:

FAIBISCH, MICHAEL
c/o EFFICIENT FINANCE LTD.
23 BEGIN ROAD
66183 TEL AVIV
ISRAEL

PCT

NOTIFICATION REGARDING CERTAIN

CORRECTIONS MADE *EX OFFICIO*

(PCT Administrative Instructions, Section 327)

Date of mailing (day/month/year) 24 December 2003	
Applicant's or agent's file reference mf.efl.pct.0	REPLY DUE NONE However, see paragraph 3 below
International application No. PCT/IL 03/01022	International filing date (day/month/year) 03 December 2003
Applicant EFFICIENT FINANCE LTD. et al	

1. The applicant is hereby notified that this receiving Office has corrected formal defects in the international application *ex officio*, as shown on the attached copy of:

- ☐ the request, sheet No.: _____
- ☐ the description, sheet No.: _____
- ☐ the claims, sheet No.: _____
- ☒ the drawings, sheet No.: 2/6
- ☐ other (specify): _____

2. If the applicant agrees with these corrections, no further action is required in this regard.

3. In case of disagreement with these corrections, the applicant should promptly inform this receiving Office accordingly

Name and mailing address of the receiving Office ISRAEL PATENT OFFICE 4 Hasadna St., Talpilot, Jerusalem 93420 Facsimile No.: 972-2-5651616	Authorized officer KAPLUN Helena Telephone No. 972-2-5651705/695/685
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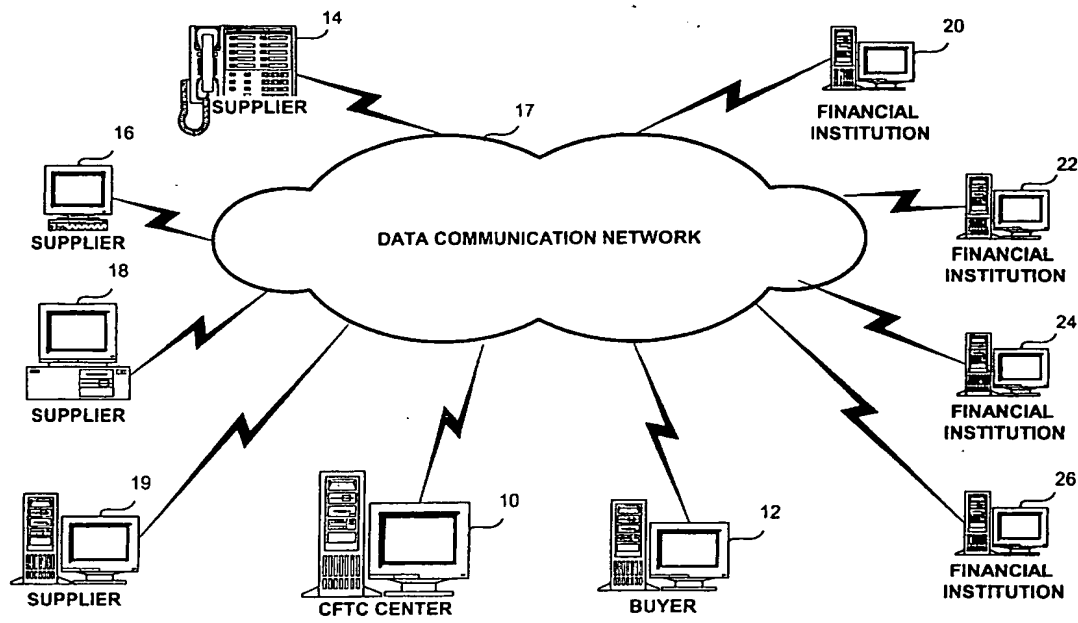


FIG. 1B

2/6 x